

Exhibit A

Electronically Filed Document

**Denton County
Juli Luke
County Clerk**

**Document Number: 2015-95423
Recorded As : ERX-WARRANTY DEED**

**Recorded On: August 19, 2015
Recorded At: 08:30:02 am
Number of Pages: 4**

Recording Fee: \$38.00

Parties:

**Direct- SCHMIDT BRET W
Indirect-**

**Receipt Number: 1328266
Processed By: Carmen Robinson**

******* THIS PAGE IS PART OF THE INSTRUMENT *******

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY
because of color or race is invalid and unenforceable under federal law.



THE STATE OF TEXAS]
COUNTY OF DENTON]

I hereby certify that this instrument was FILED in the File Number sequence on the date/time
printed herein, and was duly RECORDED in the Official Records of Denton County, Texas.

Juli Luke

County Clerk
Denton County, Texas



WARRANTY DEED WITH VENDOR'S LIEN

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

August 18, 2015

Loan Number: [REDACTED]

THE STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF DENTON

THAT **BRET W. SCHMIDT AND VIRGINIA D. SCHMIDT**, hereinafter called "Grantor" (whether one or more), for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration to Grantor paid by **CHRIS LEGGETT and AMANDA LEGGETT**, whose mailing address is, **260 RIDGE HAVEN DRIVE, LEWISVILLE, TX 75067**, hereinafter called "Grantee" (whether one or more), the receipt of which is hereby acknowledged and confessed, and the further consideration of the execution and delivery by Grantee of one certain Promissory Note in the principal sum of (\$309,294.00) **THREE HUNDRED NINE THOUSAND TWO HUNDRED NINETY-FOUR AND NO/100**, of even date herewith, payable to the order of **ARK-LA-TEX FINANCIAL SERVICES, LLC DBA BENCHMARK MORTGAGE** hereinafter called "Mortgagee," bearing interest at the rate therein provided; said Note containing the usual reasonable attorney's fee clause and various acceleration of maturity clauses in case of default, and being secured by Vendor's Lien and superior title retained herein in favor of said Mortgagee, and being also secured by a Deed of Trust of even date herewith from Grantee to **MICHAEL BURNS, ATTORNEY AT LAW**
8111 LBJ FREEWAY, SUITE 1501
DALLAS, TX 75251, Trustee; and

WHEREAS, Mortgagee has, at the special instance and request of Grantee, paid to Grantor a portion of the purchase price of the property hereinafter described, as evidenced by the above-described note, said Vendor's Lien and Deed of Trust lien against said property securing the payment of said Note are hereby assigned, transferred and delivered to Mortgagee, Grantor hereby conveying to said Mortgagee the said superior title to said property, subrogating said Mortgagee to all the rights and remedies of Grantor in the premises by virtue of said liens; and

Grantor has **GRANTED, SOLD and CONVEYED**, and by these presents does **GRANT, SELL and CONVEY** unto said Grantee, the following described property, to-wit:

LOR 4, BLOCK P, OF VISTA RIDGE ESTATES PHASE FIVE, AN ADDITION TO THE CITY OF LEWISVILLE, DENTON COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT THEREOF RECORDED IN CABINET N, PAGE 292, OF THE PLAT RECORDS OF DENTON COUNTY, TEXAS.

TO HAVE AND TO HOLD the above-described premises, together with all and singular, the rights and appurtenances thereunto in anywise belonging unto said Grantee, his heirs and assigns, forever. And Grantor does hereby bind himself, his heirs, executors and administrators, to warrant and forever defend all and singular the said



premises unto said Grantee, his heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

Taxes for the current year have been prorated and their payment is assumed by Grantee.

This conveyance is made subject to any and all valid and subsisting restrictions, easements, rights of way, reservations, maintenance charges together with any lien securing said maintenance charges, zoning laws, ordinances of municipal and/or other governmental authorities, conditions and covenants, if any, applicable to and enforceable against the above-described property as shown by the records of the County Clerk of said County.

The use of any pronoun herein to refer to Grantor or Grantee shall be deemed a proper reference even though Grantor and/or Grantee may be an individual (either male or female), a corporation, a partnership or a group of two or more individuals, corporations and/or partnerships, and when this Deed is executed by or to a corporation, or trustee, the words "heirs, executors and administrators" or "heirs and assigns" shall, with respect to such corporation or trustee, be construed to mean "successors and assigns."

It is expressly agreed that the Vendor's lien is retained in favor of the payee of said Note against the above-described property, premises and improvements, until said Note and all interest thereon shall have been fully paid according to the terms thereof, when this deed shall become absolute.

EXECUTED this 18th day of August, 2015


BRET W. SCHMIDT
08/18/15
Date


VIRGINIA D. SCHMIDT
8/18/15
Date



Loan Number: [REDACTED]

STATE OF TEXAS
County of Dallas

Before me Kathy L. Gravley on this day personally appeared

BRET W. SCHMIDT and VIRGINIA D. SCHMIDT

known to me (or proved to me on the oath of TX DL) or through
to be the person whose name is subscribed to the
foregoing instrument and acknowledged to me that he/she/they executed the same for the purposes and consideration
therein expressed.

GIVEN under my hand and stamp of office this 18th day of August 2015

(Seal)



Kathy L. Gravley
Notary Public

Kathy L. Gravley
Title of Notarial Officer

My Commission Expires: 4-26-16

After Recording, Please Mail To Grantee: **CHRIS LEGGETT**
260 RIDGE HAVEN DRIVE
LEWISVILLE, TX 75067

Warranty Deed With Vendor's Lien

Page 3 of 3



CERTIFIED A TRUE AND CORRECT COPY
OF THE RECORD ON FILE IN MY OFFICE

JULI LUKE

DENTON COUNTY CLERK

6/2/2021
Date

By: [Signature]

Deputy Clerk

Exhibit B



CALIBER
HOME LOANS

FCRA Investigation Form

Via E-Oscar or Formal Complaint

ACCOUNT SPECIFICS

Account Number	██████████
Customer Name	BRET W SCHMIDT
Last 4 of Social Security Number	████

Investigation Process

QUESTIONS	DETAIL
<i>Evaluate the nature of dispute (i.e. not his/hers, disputing dates, disputing past/present status, not liable, included in bankruptcy, fraud etc.)</i>	112: Consumer states inaccurate information. Provide or confirm complete ID and verify all Account Information.
<i>Verify account specific information: Name, Address and SSN *(If account is no longer on Fiserv due to it being purged, policy states you need to update response code to Delete Account and continue on to step 6)</i>	Completed
<i>Verify dispute information utilizing screens in Fiserv to verify dispute information (i.e. dis note, dis his, cus cre, del lat, etc.) Use VFR/Carbon Copy to view the signed note to verify liability. Use PACER to verify bankruptcy information.</i>	Completed
<i>If the information on the dispute is correct, the Response Code will be 01: Account information accurate as of date reported. If any information is incorrect, make the necessary corrections based on the information researched. The Response Code will be 21, 22, 23, or 24 depending on what information was corrected. If consumer is claiming not liable and you verify that they did not sign the note, the response code will be 03: Delete account.</i>	No Update/Verified Reporting: E-Oscar RECVD EOSCAR - TRANSUNION - BRET STATES INACCURATE INFORMATION - VERFD DEMOS - VERFD REPORTING CORRECT AS CHARGE OFF. PRIOR DEL HIST IS CORRECT - UPLOADED Control Number: ██████████
<i>Notate account via CIT 408 If any corrections were made, notate all corrections made. Copy the control number and put in note. Close as CIT 430.</i>	Completed
<i>Upload copy of E-Oscar into imaging</i>	Completed

I hereby certify that the investigation performed with the notice was true and accurate as of the date below and that the servicing system was relied upon as the basis for the investigation.

NAME	DATE
Ashley Eiler	4/16/2018

Exhibit C



FCRA Investigation Form

Via E-Oscar or Formal Complaint

ACCOUNT SPECIFICS

Account Number	██████████
Customer Name	BRET W SCHMIDT
Last 4 of Social Security Number	████

Investigation Process

QUESTIONS	DETAIL
<i>Evaluate the nature of dispute (i.e. not his/hers, disputing dates, disputing past/present status, not liable, included in bankruptcy, fraud etc.)</i>	112: Consumer states inaccurate information. Provide or confirm complete ID and verify all Account Information.
<i>Verify account specific information: Name, Address and SSN *(If account is no longer on Fiserv due to it being purged, policy states you need to update response code to Delete Account and continue on to step 6)</i>	Completed
<i>Verify dispute information utilizing screens in Fiserv to verify dispute information (i.e. dis note, dis his, cus cre, del lat, etc.) Use VFR/Carbon Copy to view the signed note to verify liability. Use PACER to verify bankruptcy information.</i>	Completed
<i>If the information on the dispute is correct, the Response Code will be 01: Account information accurate as of date reported. If any information is incorrect, make the necessary corrections based on the information researched. The Response Code will be 21, 22, 23, or 24 depending on what information was corrected. If consumer is claiming not liable and you verify that they did not sign the note, the response code will be 03: Delete account.</i>	No Update/Verified Reporting: E-Oscar RECVD EOSCAR - EXPERIAN - BRET STATES INACCURATE INFORMATION - VERFD DEMOS - VERFD REPORTING CORRECT AS CHARGE OFF. PRIOR DEL HIST IS CORRECT - UPLOADED Control Number: ██████████
<i>Notate account via CIT 408 If any corrections were made, notate all corrections made. Copy the control number and put in note. Close as CIT 430.</i>	Completed
<i>Upload copy of E-Oscar into imaging</i>	Completed

I hereby certify that the investigation performed with the notice was true and accurate as of the date below and that the servicing system was relied upon as the basis for the investigation.

NAME	DATE
Ashley Eiler	4/19/2018